



Protect Your Money!

Attorney General Terry Goddard's Fraud Fighter Accounts

Arizona

**Attorney General
Terry Goddard**

Educating • Protecting
Empowering
Arizona Consumers

Arizona

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Outside the Phoenix
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www.azag.gov



Protect Your Money Against Identity Theft

How can I protect my money?

Protect Your Financial Identity

■ Shred documents and mail containing personal financial information, especially credit card offers

- ▶ Thieves search through garbage to find information and use it to apply for credit cards in your name, or worse, to assume your identity and obtain credit in your name

■ Protect your Social Security number

- ▶ Don't give out your Social Security number to anyone unless:
 - You are certain the business or agency needs it
 - You know and trust the business
 - Ask why the business needs your number
 - Ask how your number will be protected
 - Ask whether your number and other personal information will be shredded upon disposal, so it cannot fall into the hands of identity thieves
- ▶ Remove your Social Security number from your driver's license
- ▶ Don't carry your Social Security card with you

■ Use great caution when providing personal information over the Internet

- ▶ Don't provide any personal information on the Internet unless you initiate contact with a secure Web site
- ▶ Many thieves create fake Web sites to look like legitimate Web sites to steal your money and information
- ▶ Never respond to e-mails requesting personal and financial information, even from "official" looking businesses or government sources
- ▶ Use your billing statements or the phone book to find a customer service number and call to verify information requests you receive
- ▶ Use a credit card, not a debit card, for Internet purchases

Control Access to Your Credit

■ Regularly request your free credit reports by contacting:

- ▶ www.annualcreditreport.com or call toll free 1.877.322.8228
- ▶ OR request a free report from each credit reporting company:
 - Experian: www.experian.com or 1.888.397.3742
 - Equifax: www.equifax.com or 1.888.766.0008
 - TransUnion: www.transunion.com or 1.800.680.7289
- ▶ Note: You can get a free credit report every four months, if you stagger your requests
- ▶ If your personal information is stolen or you notice any suspicious activity involving your credit, immediately contact one of the credit reporting companies listed above
- ▶ You only need to contact one credit reporting company because they will inform the other two companies about fraud alerts and other protective measures on your credit report
- ▶ You may request that reporting companies exclude your name from lists for pre-approved, unsolicited credit and insurance offers
- ▶ To find out more, call 1.888.5OPTOUT (1.888.567.8688)

■ For additional safety, you can request that your credit card company and financial institution put photo identification on cards and/or require PIN numbers for all transactions (including credit cards)

■ Write "Ask for Photo ID" on the backs of credit and debit cards instead of signing them

■ Keep up to date on the latest scams

- ▶ Go to Attorney General Goddard's Web site (www.azag.gov) and sign up for e-mail scam alerts. You will automatically receive late-breaking information.

Attorney General Terry Goddard's Fraud Fighter Accounts

Open a Fraud Fighter Account

- **Most financial institutions already have many protections for customers, including zero deductible insurance protection for thefts due to fraud**
 - **Check with your bank or credit union to learn more about the programs they offer**
 - **Some people, especially those at higher risk of identity theft, may want increased protections**
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■ **What is a Fraud Fighter Account?**

A cafeteria-style security plan that lets you choose from among the following options the protections that are right for you:

- ▶ Limits on monthly withdrawal amounts from checking and/or savings accounts
 - ▶ Notifications to you and/or a trusted third party if suspicious transactions are attempted
 - ▶ Delays on suspicious transactions
 - ▶ Limits on electronic access to your accounts
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■ **Do you need a Fraud Fighter Account?**

- ▶ Are you concerned about the safety of your financial identity?
 - Did someone use or try to use your identity?
 - Was your wallet recently stolen?
 - Have you noticed strange credit requests on your credit report?
Or charges on any bills you did not make?
 - ▶ Are you at increased risk of Identity Theft or Financial Exploitation?
 - Do you have health problems that make it more difficult for you to manage your finances?
 - Does your family/support system live out of state?
 - Have you experienced recent thefts or frauds?
 - Do you have concerns about caregivers getting your financial information?
 - Have you been diagnosed with early stages of Alzheimer's disease?
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■ **Ask your financial institution if they offer a Fraud Fighter Account**

- ▶ Please remember that **Fraud Fighter Accounts** make it more difficult for anyone, including you, to remove large sums from your accounts, so they are not for everyone
- ▶ These accounts are designed for consumers who have predictable expenses and do not need quick access to large sums of cash



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"Many people today have concerns about the security of their finances, especially given the spread of identity theft. The Fraud Fighter Accounts Program provides many useful steps that can help protect both your financial identity and your money. My goal is to help you stay safe and well-informed."

– Attorney General Terry Goddard

Endorsed by:

- Arizona AFL-CIO (The American Federation of Labor-Congress of Industrial Organizations)
- Arizona ACORN (Association of Community Organizations for Reform Now)
- Arizona Alliance for Retired Americans
- Arizona Area Agencies on Aging
- Arizona Consumer's Council
- Arizona Public Interest Research Group
- United Food and Commercial Workers
- Pinal County Attorney Carter Olson

More information on the **Fraud Fighter Accounts**, including a list of participating financial institutions, can be found at www.azag.gov. Click on **Fraud Fighter Accounts** (under Quick Links) or call 602.542.5763 (Phoenix), 520.628.6504 (Tucson), or 800.352.8431 (outside the Phoenix and Tucson metro areas).